

Information to identify the case:			
Debtor 1	Susan Marshall		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	18-23272-CMB		
Social Security number or ITIN		xxx-xx-3544	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		13 8/17/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Susan Marshall	
2. All other names used in the last 8 years		
3. Address	1118 Post Drive Latrobe, PA 15650	
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: ecf@mcclathlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 9/21/18

For more information, see page 2

Debtor **Susan Marshall**

Case number **18-23272-CMB**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 29, 2018 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 12/28/18 Filing deadline: 10/26/18 Filing deadline: 2/13/19 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 10/29/18 at 10:00 AM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Susan Marshall
 Debtor

Case No. 18-23272-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 309I

Page 1 of 3
 Total Noticed: 41

Date Rcvd: Sep 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2018.

db +Susan Marshall, 1118 Post Drive, Latrobe, PA 15650-2624
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14899225 +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
 14899227 +Bk Of Amer, 4909 Savarese Circle, Tampa, FL 33634-2413
 14899229 +Ccs/bryant State Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
 14899230 +Ccs/cortrust Bank Na, Po Box 7030, Mitchell, SD 57301-7030
 14899231 +Ccs/first National Ban, 500 E 60th St N, Sioux Falls, SD 57104-0478
 14899236 +Cortrust Bk, Po Box 7030, Mitchell, SD 57301-7030
 14899239 +Ditech, 3000 Bayport Dr.Ste. 880, Tampa, FL 33607-8409
 14899232 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
 (address filed with court: Ccs/first Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104)
 14902491 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
 14899242 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
 14899243 +Fncc, 500 E 60th St N, Sioux Falls, SD 57104-0478
 14899248 +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14899254 +Thom/atls/fortiva Mc, 5 Concourse Pkwy, Atlanta, GA 30328-5350

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcclrathlaw.com Sep 22 2018 01:24:22 Paul W. McElrath, Jr.,
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 22 2018 01:24:35 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 22 2018 01:24:39
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14899224 +EDI: GMACFS.COM Sep 22 2018 05:18:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 14899226 +EDI: TSYS2.COM Sep 22 2018 05:18:00 Barclays Bank Delaware, P.o. Box 8803,
 Wilmington, DE 19899-8803
 14899228 EDI: CAPITALONE.COM Sep 22 2018 05:18:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 14899233 +EDI: CHASE.COM Sep 22 2018 05:18:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14899234 +EDI: WFNNB.COM Sep 22 2018 05:18:00 Comenitycapital/biglot, 3100 Easton Square Pl,
 Columbus, OH 43219-6232
 14899235 +EDI: WFNNB.COM Sep 22 2018 05:18:00 Comenitycb/overstock, Po Box 182120,
 Columbus, OH 43218-2120
 14899237 +EDI: RCSFNBMARIN.COM Sep 22 2018 05:18:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 14903470 EDI: DISCOVER.COM Sep 22 2018 05:18:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14899238 +EDI: DISCOVER.COM Sep 22 2018 05:18:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14899240 +EDI: AMINFOFP.COM Sep 22 2018 05:18:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 14899241 +EDI: AMINFOFP.COM Sep 22 2018 05:18:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 14899244 +EDI: FORD.COM Sep 22 2018 05:18:00 Frd Motor Cr, Po Box Box 542000,
 Omaha, NE 68154-8000
 14899246 +EDI: PHINGENESIS Sep 22 2018 05:18:00 Genesis Bc/celtic Bank, 268 S State St Ste 300,
 Salt Lake City, UT 84111-5314
 14899247 +EDI: PHINAMERI.COM Sep 22 2018 05:18:00 Gm Financial, Po Box 181145,
 Arlington, TX 76096-1145
 14899250 E-mail/Text: bklcard@lendup.com Sep 22 2018 01:24:53 Lendup Card Services I,
 225 Bush St Ste 1100, San Francisco, CA 94104
 14899249 +E-mail/Text: bk@lendingclub.com Sep 22 2018 01:24:51 Lending Club Corp,
 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
 14899251 +EDI: MERRICKBANK.COM Sep 22 2018 05:18:00 Merrick Bank Corp, Po Box 9201,
 Old Bethpage, NY 11804-9001
 14899903 +EDI: PRA.COM Sep 22 2018 05:18:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14899252 +EDI: RMSC.COM Sep 22 2018 05:18:00 Synch/lowes, Po Box 965005, Orlando, FL 32896-5005
 14899253 +EDI: RMSC.COM Sep 22 2018 05:18:00 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024
 TOTAL: 23

District/off: 0315-2

User: dkam
Form ID: 309I

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Total Noticed: 41

Date Rcvd: Sep 21, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
cr* SELENE FINANCE LP as servicer for Wilmington Savin
+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14918090* +Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14918091* +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14918092* +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14918093* +Bk Of Amer, 4909 Savarese Circle, Tampa, FL 33634-2413
14918094* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
14918095* +Ccs/bryant State Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
14918096* +Ccs/cortrust Bank Na, Po Box 7030, Mitchell, SD 57301-7030
14918097* +Ccs/first National Ban, 500 E 60th St N, Sioux Falls, SD 57104-0478
14918099* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14918100* +Comenitycapital/biglot, 3100 Easton Square Pl, Columbus, OH 43219-6232
14918101* +Comenitycb/overstock, Po Box 182120, Columbus, OH 43218-2120
14918102* +Cortrust Bk, Po Box 7030, Mitchell, SD 57301-7030
14918103* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14918104* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14918105* +Ditech, 3000 Bayport Dr.Ste. 880, Tampa, FL 33607-8409
14918098* ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: Ccs/first Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104)
14899245* ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: Fsb Blaze, 500 E. 60th Street, Sioux Falls, SD 57104)
14918111* ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: Fsb Blaze, 500 E. 60th Street, Sioux Falls, SD 57104)
14918106* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14918107* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14918108* +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
14918109* +Fncc, 500 E 60th St N, Sioux Falls, SD 57104-0478
14918110* +Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000
14918112* +Genesis Bc/celtic Bank, 268 S State St Ste 300, Salt Lake City, UT 84111-5314
14918113* +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14918114* +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14918116* ++LENDUP CARD SERVICES INC, 237 KEARNY STREET, STE 197, SAN FRANCISCO CA 94108-4502
(address filed with court: Lendup Card Services I, 225 Bush St Ste 1100,
San Francisco, CA 94104)
14918115* +Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14918117* +Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14918118* +Synch/lowes, Po Box 965005, Orlando, FL 32896-5005
14918119* +Synch/walmart, Po Box 965024, Orlando, FL 32896-5024
14918120* +Thom/atls/fortiva Mc, 5 Concourse Pkwy, Atlanta, GA 30328-5350

TOTALS: 1, * 33, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor SELENE FINANCE LP as servicer for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Susan Marshall ecf@mcelrathlaw.com,
donotemail.ecfbackupononly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

District/off: 0315-2

User: dkam
Form ID: 309I

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Total Noticed: 41

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5